INTEREST TABLES,

AT

530.C.15

Three, Three and a half, Four, Four and a half, and Five per Cent.

BY WHICH

The INTEREST of any Sum less than a MILLION, for any Time less than Eight Years, may be readily calculated.

TO WHICH ARE ADDED,

Concise Methods for finding INTEREST, COMMISSION and BROKERAGE, by the Pen.



LONDON:

Printed for the AUTHOR;

And fold by G. HAWKINS, at the Temple-gate, Fleet-street; and W. FIELDER, Stationer, opposite to the Royal-Exchange.

M DCC LVII.

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In the following Essay the Author has attempted to express himself in a Manner, so as to be understood by all, who have a moderate Knowledge of Numbers; and if, on that account, he has deviated from the common Path, he slatters himself that this Apology will excuse him to the candid and indulgent Reader.

Canade ana de la compación de

INTRODUCTION.

HE Tables are calculated for 1000 Pound, fo that you have at View the Interest of that Sum for the Time, and Rate referred to by the Indexes, in Pounds, and Parts of a Pound: The Parts are here distinguished from the Pounds, by a Point placed on their Left; thus, .749241 reprefents Parts; and if Pounds be annexed to Parts, the Point is placed between them, thus, 5.417624 expresses 5 Pounds and .417624 are Parts; but if the Point be placed on the right Hand of a Number, it is fo many Pounds, thus, 62. represents fo many Pounds: Now, in order to find the Money equal to .410958, or any other Parts, the three first Figures are always sufficient; therefore take only .410 and observe, that you are to consider a Pound, as confifting of 1000 equal Parts; fo that 100 Parts being the Tenth of 1000 or a of a Pound, they are equal to 2 Shillings; and as 100 Parts represent 2 Shillings, fo for every 100 you must reckon 2 Shillings; and as the half of a 100 is 50, 50 Parts are equal to 1 Shilling, and 25 Parts by the same Rule make 6 Pence, and any Number of Parts less than 25, are to be reckoned as fo many Farthings: By this Method the Money equal to .410 will be found to be 8 s. 2 d. 1, for 400 Parts are equal to 8 Shillings, and 10 Parts 2 d. 1. Again, to find the Money represented by .958904 (the tabular Number for 10 Days at 3 1 per Cent) take only .958; now 900 Parts are equal to 18 Shillings, 50 make I Shilling, and the remaining 8 are 8 Farthings, making together 19 s. 2 d.

INTEREST TABLES.

AT

Three, Three 1-half, Four, Four 1-half, and Five per Cent.

Three per Cent.

Daye		Days		Days		Days	
1			2.630136		5.178082	94	7.726027
2			2.712328		5.260273	95	7.808219
3	.246575	34	2.794520	65	5.342465	96	7.890410
4	.328767	35	2.876712	66	5.424657	97	7.972602
5	.410958	36	2.958904	67	5.506849	98	8.054794
5 6	.493150	37	3.041095	68	5.589041	99	8.136986
7 8	.575342	38	3.123287	69	5.671232	100	8.219178
8	.657534	39	3.205479	70	5.753424	200	16.438356
9	.739726	40	3.287671	71	5.835616	300	24.657534
10	.821917	41	3.369863	72	5.917808	-	
11	.904109	42	3.452054	73	6.	Mon:	
12	.986301	43	3.534246	74	6.082191	I	2.500000
13	1.068493	44	3.616438	75	6.164383	2	5•
			3.698630		6.246575	3	7.500000
15	1.232876	46	3.780822	77	6.328767	4	10.
16	1.315068	47	3.863013	78	6.410958		12.500000
17	1.397260	48	3.945205	79	6.493150		15.
18	1.479452	49	4.027397	80	6.575342	7 8	17.500000
			4.109589		6.657534	8	20.
			4.191780		6.739726		22.500000
21	1.726027	52	4.273972	83	6.821917	and the second second second	25.
22	1.808219	53	4.356164	84	6.904109	II	27.500000
23	1.890410	54	4.438356	85	6.986301		
24	1.972002	55	4.520547	86	7.068493	Years	The second second second
25	2.054794	50	4.602739	87	7.150684		30.
20	2.130980	57	4.684931	88	7.232876		60.
27	2.219178	58	4.767123	89	7.315068	3	90.
28	2.301309	59	4.849315	90			
			4.931506		7.479452	5 6	150.
30	2.405753	01	5.013698	92		1	
31	12.547945	102	5.095890	193	7.643835	1 7	210.

Three 1-half per Cent.

Days		Days	Days		Days	
1		32 3.068493	63	6.041095	94	9.013698
2	.191780	33 3.164382	64	6.136986	95	9.109589
3	.287671	34 3.260273	65	6.232876	96	9.205479
4	.383561	35 3.356164	66	6.328767	97	9.301369
	479452	36 3.452054	67	6.424657	98	9.397260
5	-575342	37 3.547945	68	6.520547	99	9.493150
7 8	.671232	38 3.643835	69	6.616438	100	9.589041
8	.767123	39 3.739726	70	6.712328		19.178082
9	.863013	40 3.835616	71	6.808219	300	28.767123
10	.958904	41 3.931506	72	6.904109	-	
II	1.054794	42 4.027397	73	7.	Mon:	1000
12	1.150684	43 4.123287	74	7.095890	I	2.916667
13	1.246575	44 4.219178	75	7.191780	2	5.833333
14	1.342465	45 4.315068	76	7.287671	3	8.750000
15	1.438356	46 4.410959	77	7.383561	4	
16	1.534246			7.479452	5	14.583333
17	1.630136	48 4.602739		7.575342	6	17.500000
18	1.726027				7	20.416667
19	1.821918				8	23.333333
20	1.917808		82		9	
21	2.013698	52 4.986301	83	7.958904		
22	2.109589	53 5.082191	84	8.054794		32.083333
23	2.205479			8.150684		
24	2.301369	55 5.273972	86			
25				8.342465	I	100
26		57 5.465753	88			
27		58 5.56 1643	89	8.534246		
28						The state of the s
29	0 1	60 5.753424			1	175.
30	The state of the s	61 5.849315	92		1 21 11 10	the second section is a second
31	12.972002	62 5.945205	93	8.917808	1 7	1245.

Four per Cent.

Days		Days	Days		Days	Days
T	.109589	132 3.506849	1631	6.9041091		10.301369
2	.219178	33 3.616438	64	7.013698	A SECOND CONTRACTOR	10.410958
3	.328767	343.726027	65	7.123287		10.520547
4	.438356	35 3.835616	66	7.232876	100000000000000000000000000000000000000	10.630136
5	-547945	36 3.945205	67	7.342465	08	10.739726
6		37 4.054794	68	7.452054	go	10.849315
. 5		38 4.164383		7.561642	100	10.958904
8	.876712	39 4.273972	70	7.671222	200	21.917808
9	ALL THE MAN AND ADDRESS OF THE PARTY OF THE	40 4.383561		7.780821	200	32.876712
11 11 11 11 11 11 11	A CONTRACTOR OF THE PARTY OF TH	41 4.493150		7.890410	4	ecce. 164
		42 4.602739		8.	Mon:	11.05+10
		43 4.712328		8.109589	1	3.333333
		44 4.821917		8.219178	2	
14	1.534246	45 4.931 506	76	8.328767	600 To 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10.
		46 5.041096		8.438356	District Control	13.333333
		47 5.150684		8.547945	5	16.666667
There's built had		48 5.260273	0.000	8.657534		20.
18	1.972602	49 5.369863	80	8.767123	the state of the state of	23.333333
10	2.082192	50 5.479452	81	8.876712	8	26.666666
		51 5.589041		8.986301	ETT FILE NOTES	30.
		52 5.698630		9.095890		33.333333
		53 5.808219		9.205479	11	36.666666
		54 5.917808		9.315068		30.00000
		55 6.027397			Years	
		56 6.136986		9.534246	1	40.
26	2.849315	57 6.246575	88	9.643835	2	80.
27	2.958904	58 6.356164	89	9.753424	2	120.
28	2.068492	58 6.356164 59 6.465753	90	9.863012	1	160.
20	2.178082	606.575342	91	9.972602	T	200.
20	2.287671	61 6.684931	92	10.082102		240.
21	3.307260	626.794520	93	10.101780	1 7	280.
3.	13.337		23		1	200.

Four I half per Cent.

Day		Days		Days		Days	
1			3.945205				11.589041
2			4.068493			A CONTRACTOR OF THE PARTY OF TH	11.712328
3			4.191780			96	11.835616
4	Application of the control of the co		4.315068			97	11.958904
			4.438356				12.082191
5	.739726	37	4.561643	68	8.383561	99	12.205479
7 8	.863013	38	4.684931	69	8.506849	100	12.328767
8	.986301	39	4.808219	70	8.630136	200	24.657534
9	1.109589	40	4.931506	71	8.753424	300	36.98630r
10	1.232876	41	5.054794	72	8.876712		
II	1.356164	42	5.178082	73		Mon:	
	1.479452				9.123287	1	3.750000
13	1.602739	44	5.424657	75		2	7.500000
14	1.726027	45	5.547945	76		3	11.250000
	1.849315					4	15.
	1.972602						18.750000
	2.095890						22.500000
					9.863013	7	26.250000
19	2.342466	50	6.164383	81	9.986301	8	30.
20	2.465753	51	6.287671	82	10.109589	1947	33.750000
21	2.589041	52	6.410958	83	10.232876	The state of the s	37.500000
22	2.712328	53	6.534246	84	10.356164	11	41.250000
23	2.835616	54	6.657534	85	10.479452		DOMESTIC OF THE OWN
24	2.958904	55	6.780821	86	10.602739	Years	
25	3.082191	56	6.904109	87	10.726027	1	45.
26	3.205479	57	7.027397	88	10.849315	2	
27	3.328767	58	7.150684	89	10.972602	3	135.
28	3.452054	59	7.273972	90	11.095890	4	180.
29	3.575342	60	7.397260	91	11.219178	5 6	225.
30	3.698630	61	7.520547	92	11.342466		270.
31	3.821917	62	7.6438351	193	11.465753	1 7	315.

Five

Five per Cent.

Days		Days		Days		Days	
I			4.383561		8.630136		12.87.6712
2	.273972	33	4.520547	64	8.767123		13.013698
3	.410958	34	4.657534	65	8.904109		13.150684
4			4.794520	66	9.041095		13.287671
	.684931	36	4.931506	67	9.178082		13.424657
5	.821917	37	5.068493	68	9.315068	99	13.561643
7	.958904	38	5.205479	69		100	13.698630
. 8			5.342465	70			27.397260
9	1.232876	40	5.479452	71	9.726027		41.095890
10	1.369863	41	5.616438	72	9.863013	-	
11	1.506849	42	5.753424		10.	Mon:	1.1
12	1.643835	43	5.890410	74	10.136986	I	4.166667
13	1.780821	44	6.027397	75	10.273972	2	00000
14	1.917808	45	6.164383	76	10.410958	3	12.500000
15	2.054794	46	6.301370	77	10.547945	4	16.666667
16	2.191780	47	6.438356	78	10.684931	5	20.833333
17	2.328767	48	6.575342	79	10.821917	6	25.
18	2.465753		6.712328		10.958904	7	29.166667
	2.602740		6.849315		11.095890	8	33.333333
20	2.739726	51	6.986301	82	11.232876	1 9	37.500000
			7.123287	11 -	11.369863		41.666667
			7.260273		11.506849	II	45.833333
			7.397260		11.643835	-	
			7.534246	1 -	11.780821	Years	T- V
			7.671232	11-	11.917808	1	50.
26	3.561643	57	7.808219		12.054794	10 630.0	100.
27	3.698630	158	7.945205	89	12.191780		150.
			8.082191		12.328767	1	200.
29	3.972602	60	8.219178	91	12.465753		250.
30	4.109589	61	8.356164	92	12.602740	1 151 18. 19.	300.
31	4.246575	1162	18.493150	193	12.739726	1 7	1350.

To find Interest by the Tables.

W HEN the tabular Number for the Time and Rate required, is Pounds, without Parts, multiply the Principal by the faid tabular Number, and point off the three right-hand Figures of the Product, for Parts, and you have the Interest required.

What is the Interest of 1975l. for 73 Days, at 3½ per Cent. per Annum?

1975 7 tabular Number, 13.825 equal to 13 l. 16s. 6d.

What is the Interest of 97000 l. for 8 Months, at 4½ per Cent. per Annum?

97000 30 2910.000 Answer, 29101.

What is the Interest of 743 l. at 4 per Cent. per Annum for 5 Years?

743

148.600 Answer, 148 l. 12 s.

B 2

But

But when the tabular Number confifts of Parts. multiply the faid tabular Number by the Principal, in the following Manner: Put the Unit's Figuire of the Principal under the first Place of Parts, and invert the rest of the Figures of the Principal; fo that if it were required to multiply 3.0136 (the tabular Number for 22 Days, at 5 per Cent.) by 7142 l. it must be placed as in the Example; then multiply by 7, the right-hand Figure beginning with 6, 3.0136 the Figure directly over it, which done, 2417 multiply by 1, the next Figure, in like manner, beginning with 3, the Fi-210952 gure directly over it, and place the 3013 first Figure, of the Product, under the 1204 right-hand Figure of the Product 60 produced by the 7: The same Method must be followed in multiplying by 21.522 9 the other Figures; then add the Products together, and point off the four right-hand Figures of the Total, for Parts; but as three Places are always fufficient, 9, the last Figure, must be rejected.

What is the Interect of 134 l. for 39 Days, at $3\frac{1}{2}$ per Cent. per Annum?

3·739 * 431	Tabular Number. Principal inverted.
3739	
148	

.500 6 Answer, 10 s.

* It is always unnecessary to take more Places of Parts from the Table, than there are Figures

in the Number which expresses the Pounds in the Principal; which here being three, only three Places of Parts are set down.

What is the Interest of 400001. for 96 Days, at 4 per Cent. per Annum?

10.52054 00004 420.821 6 Answer, 420 l. 16s. 5d. 4

If the Time required is not found at View in the Table, the tabular Numbers which make it, must be added together, as in common Addition; only minding to regulate the placing of the Figures by the Points, which must fall under each other.

What is the Interest of 7000 l, for 249 Days, at 4 per Cent. per Annum?

[14]

What is the Interest of 401. for 2 Years, 7 Months, and 29 Days, at 3\frac{1}{2} per Cent. per Annum?

2 Years 7 Months 29 Days	70. 20.41 2.78	
	93.19	
	3.727 6 Anf. 31. 14s. 6d	. 1

When there are Shillings, &c. in the Principal, they must be expressed in Parts, and annexed to the Pounds, then multiply by the said Principal thus prepared, as in the five last Examples.

What is the Interest of 19 l. 6 s. for 300 Days, at 3 per Cent. per Annum?

* The Parts equal to 6 Shillings being 300, they are placed after the Pounds, and make together 19.300; but the Principal, according to the Rule

Rule being inverted, becomes 003.91, and the 9, being the Unit's Figure of Pounds, it is put under the first Place of Parts, as before directed, and the Parts in their Order.

What is the Interest of 61 l. 4 s. 2 d. 1, for 98 Days, at 4 per Cent. per Annum?

10.73 012.16 * 6438 107 20 1 .656|6 Answer, 13 s. 1 d. \frac{1}{2}

* The Parts equal to 4 Shillings are 200, and the Parts equal to 2 d. \(\frac{1}{2}\) are 10, their Sum 210 annexed to 61 Pounds, gives 61.210, which being inverted, becomes 012.16.

But when the tabular Number is Pounds, without Parts, set down the Principal without inverting it, and multiply it as in common Multiplication, by the said tabular Number, and point off the six right-hand Figures of the Product, for Parts.

What is the Interest of 7471 l. 18 s. 6 d. for 73 Days, at 3 per Cent. per Annum?

7471.925
7
52.303|475 Answer, 52 l 6s. 0 3 What

[16]

What is the Interest of 6741. 4s. 5d. for 8 Months, at 4½ per Cent. per Annum?

674.220 30

20.226 600 Answer, 201. 4s. 6d.

To find the Interest for any Rate not contained in Tables.

First find the Interest at 5 per Cent. and multiply it by double the Rate required, and point off the four right-hand Figures of the Product, for Parts.

What is the Interest of 500000 l. for 24 Days; at 5½ per Cent. per Annum?

3.287671

1643.835|5 Interest at 5 per Cent.

1808.21815 Answer, 1808 l. 4s. 4d. 3

The Table at 5 per Cent. may be used to prove the Calculations made by the other Tables, by following this Method.

To calculate Interest by the Pen for a Year.

Multiply the Principal by the Rate, and to the Pounds in the Product, annex half the Number of Shillings; then point off the three righthand Figures for Parts, and you have the Interest fought.

What is the Interest of 42 l. 14s. 5 d. for a Year, at 4 per Cent. per Annum?

* Here 8 is annexed to the Pounds, because the half of 17 Shillings, the odd Shilling being rejected.

What is the Interest of 7940 l. for a Year, at 3 per Cent. per Annum?

* A Cypher is annexed, because there are no Shillings.

[18]

What is the Interest of 6740 l. for a Year, at 4¹/₂ per Cent. per Annum?

6740 4¹/₂ 26960 3370 303.300 Answer 303 l. 6 s.

By this Method, Commission, Brokerage, &c. may be calculated.

What comes the Commission of 7415 l. 11 s. 9 d. to, at 2 per Cent?

7415. 11. 9

2

14831. 3. 6

148.311 Answer 148 l. 6s. 2d. \(\frac{3}{4}\)

What does the Brokerage of 74811. 195. 10d. come to, at ½ per Cent?

3740. 19. 11 37.409 Answer 37 l. 8 s. 2 d. \frac{1}{4}

What does the Brokerage of 539601. come to, at \(\frac{1}{8}\) per Cent?

67.450 Answer 67 l. 9 s.

To find Interest for Months.

Multiply the Principal by the Rate, and the Product by the Number of Months, and divide the last Product by 12; then to the Pounds in the Quotient, annex half the Shillings, and point off the three right-hand Figures for Parts, as directed in the last Rule.

What is the Interest of 8941. for 7 Months, at 5 per Cent. per Annum?

But if the Time is an aliquot Part of 12 Months, the Operation may be shortned by dividing the Interest of the Principal for a Year, by the said aliquot Part.

C 2

What

What is the Interest of 750 l. for 3 Months, at 3 per Cent. per Annum?

750,
3
Mon. 3
1/4)22.500 the Interest for a Year.
5.625 Answer, 5 l. 12 s. 6 d.

The Interest may still be more readily found, when the Number of Months, multiplied by the Rate, produce 12, thus: Take down the Pounds in the Principal, to which annex half the Shillings, and point off the three right-hand Figures for Parts.

What is the Interest of 97401. 195. for 4 Months, at 3 per Cent. per Annum?

97.409 Answer, 971. 8 s. 2 d. 1

What is the Interest of 47101. for 2 Months, at 6 per Cent. per Annum?

47.100 Answer, 47 l. 2 s.

To find Interest for Days.

Multiply the Principal by double the Rate, and the Product by the Number of Days, and divided the last Product by 73, and the Quotient will be the Answer; three Figures being pointed off for Parts as usual.

What is the Interest of 659 l. for 23 Days, at 3 per Cent. per Annum?

When there are Shillings and Pence in the Principal, they must be expressed in Parts, and annexed to the Pounds; then work as in the last Example, except that the three right-hand Figures of the Number which you divide by 73, must be rejected.

What

What is the Interest of 82 l. 4s. 1 d. for 200 Days, at 4 per Cent. per Annum?

73)131526 | 400(1.801 Anf. 11.16s.0 * 585 .126

53

By this Method, the Interest of any broken Time may be attained, by first finding the Days in the said Time. If 4861. be lent, from the 17th of July 1754, to the 27th of August 1755, at 5 per Cent. per Annum, what will the Interest come to?

From July 17th 1754, to July 17th, 1755, is 1 Year, or ______ 365 Days. From July 17th, to August 17th, ____ 31 And from August 17th, to the 27th, 10

Total 406

73)1973160(27.029 Answer, 27l. os. 7d. 1 513 216 700

43

FINIS.

From From Chart A T A T A B T Sound Solve State Solve Solve

dea Instr

\$3).973165(27.029 Laguer, 276 83.74)

5 %

RIVI

